

REMARKS

I. Status of the Claims and Specification

The Abstract has been amended to less than 150 words, as requested by the Examiner.

Claims 1-4 have been canceled. New claims 5-24 have been added to address the Examiner's objections and rejections under 35 U.S.C § 112/101 with respect to previous claims 1-4. No new matter has been introduced by this Amendment.

II. Rejection Under 35 U.S.C. § 102(e)

Claims 1-4 have been rejected under 35 U.S.C. § 102(e) as allegedly anticipated by U.S. Patent Application Publication No. 2005/0177437 ("*Ferrier*"). "A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference." M.P.E.P. § 2131. The Examiner has failed to show how each and every element of now canceled claims 1-4 is taught by *Ferrier*. Likewise, at least for the reason that *Ferrier* does not teach (nor suggest) e-commerce payment systems comprising an individual user e-account for receiving positive value from at least one pre-paid smart card, nor e-commerce payment methods comprising depositing positive value from at least one pre-paid smart card into an individual user e-account, *Ferrier* does not anticipate now pending claims 5-24. Accordingly, Applicant requests withdrawal of this 35 U.S.C. § 102 rejection and the timely allowance of claims 5-24.

III. Conclusion

In view of the foregoing Amendment and Remarks, Applicant submits that this application is in condition for allowance. Applicant therefore requests entry of this Amendment, the Examiner's reconsideration and reexamination of the application, and the timely allowance of all pending claims. Applicant additionally requests a telephonic interview between Applicant's representative and the Examiner, should the Examiner disagree.

Please grant any extensions of time required to enter this Reply and charge any required fees to Deposit Account No. 50-3740.

Respectfully submitted,



Date: April 30, 2008

By: _____

Michele L. Mayberry
Reg. No. 45,644

LATIMER, MAYBERRY & MATTHEWS
Intellectual Property Law, LLP

Attachments:

Appendix - Replacement Abstract
Substitute Declaration
Power of Attorney
One-Month Extension of Time
Fee for One-Month Extension of Time